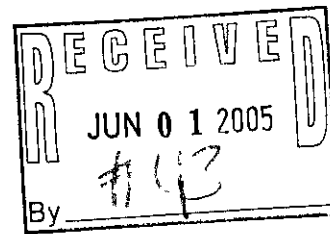


# PEOPLES STATE BANK & TRUST

72 EAST PARKER ST • BAXLEY, GEORGIA 31513 • TELEPHONE 912-367-3658

CHARLIE G. STUCKEY  
Executive Vice-President  
& CEO



May 26, 2005

Robert E. Feldman, Executive Secretary  
Attn: Comments, FDIC  
550 17<sup>th</sup> Street, NW  
Washington, DC 20429

Dear Sir:

Thank you for allowing us the opportunity to make comments concerning the proposal to revise the classification system for commercial credit exposures.

While I understand and appreciate the concerns in what is perceived to be beneficial to large mega-banks, I feel it will create additional confusion in classifying loans in small community banks where every loan officer has known the customer and his business operation for many years in most instances. Additionally, in smaller communities financial information typically does not include all income due to unfounded privacy concerns on the customer's part.

We have many customers that we have been doing business with for years who have always been prompt in paying and whose financial information does not support the loan. We have a system in place now that is understood by both the examiners and the community banks. This system has worked very well for us and I would encourage you not to replace a system that works well for one that has not been proven.

Thank you for your time and consideration.

Sincerely,

Charlie G. Stuckey  
Executive Vice-President & CEO



***Your Community Bank!***

